

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois, Eastern Division</b>				<b>Voluntary Petition</b>											
Name of Debtor (if individual, enter Last, First, Middle): <b>Skibbe, Dwayne S.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Skibbe, Deborah D.</b>												
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):												
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3922</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5553</b>												
Street Address of Debtor (No. and Street, City, and State): <b>11 Oxford Court South Elgin, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60177-2740</b></div>			Street Address of Joint Debtor (No. and Street, City, and State): <b>11 Oxford Court South Elgin, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60177-2740</b></div>												
County of Residence or of the Principal Place of Business: <b>Kane</b>			County of Residence or of the Principal Place of Business: <b>Kane</b>												
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>												
Location of Principal Assets of Business Debtor (if different from street address above):															
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		<b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.									
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).												
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				<b>THIS SPACE IS FOR COURT USE ONLY</b>											
<b>Estimated Number of Creditors</b> <table style="width: 100%; font-size: small;"><tr><td><input type="checkbox"/> 1-49</td><td><input checked="" type="checkbox"/> 50-99</td><td><input type="checkbox"/> 100-199</td><td><input type="checkbox"/> 200-999</td><td><input type="checkbox"/> 1,000-5,000</td><td><input type="checkbox"/> 5,001-10,000</td><td><input type="checkbox"/> 10,001-25,000</td><td><input type="checkbox"/> 25,001-50,000</td><td><input type="checkbox"/> 50,001-100,000</td><td><input type="checkbox"/> OVER 100,000</td></tr></table>						<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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<b>Estimated Assets</b> <table style="width: 100%; font-size: small;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td><input type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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<b>Estimated Liabilities</b> <table style="width: 100%; font-size: small;"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input type="checkbox"/> \$100,001 to \$500,000</td><td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$10 million</td><td><input type="checkbox"/> \$10,000,001 to \$50 million</td><td><input type="checkbox"/> \$50,000,001 to \$100 million</td><td><input type="checkbox"/> \$100,000,001 to \$500 million</td><td><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td><input type="checkbox"/> More than \$1 billion</td></tr></table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Skibbe, Dwayne S.

Skibbe, Deborah D.

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: Chicago, Illinois

Case Number:

08-05739

Date Filed:

3/11/08

Location

Where Filed: Chicago, IL

Case Number:

06-01222

Date Filed:

8/21/06

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X** /s/ Richard Jones

Signature of Attorney for Debtor(s)

Richard Jones

June 10, 2009

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Skibbe, Dwayne S.

Skibbe, Deborah D.

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Dwayne S. Skibbe

Signature of Debtor Dwayne S. Skibbe

**X** /s/ Deborah D. Skibbe

Signature of Joint Debtor Deborah D. Skibbe

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

June 10, 2009

Date

#### Signature of Attorney\*

**X** /s/ Richard Jones

Signature of Attorney for Debtor(s)

Richard Jones

Printed Name of Attorney for Debtor(s)

Jones & Hart

Firm Name

138 Cass St., Box 1693  
Woodstock, IL 60098

\_\_\_\_\_  
Address

Email: richardtjones@ameritech.net

(815) 334-8220 Fax: (815) 334-8229

Telephone Number

June 10, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court**  
**Northern District of Illinois, Eastern Division**

In re Dwayne S. Skibbe  
Deborah D. Skibbe

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Dwayne S. Skibbe  
Dwayne S. Skibbe

Date: June 10, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois, Eastern Division**

In re Dwayne S. Skibbe  
Deborah D. Skibbe

Debtor(s)

Case No.  
Chapter

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**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Deborah D. Skibbe  
Deborah D. Skibbe

Date: June 10, 2009

**United States Bankruptcy Court**  
**Northern District of Illinois, Eastern Division**

In re Dwayne S. Skibbe  
Deborah D. Skibbe

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>500.00</u>
Balance Due.....	\$	<u>3,000.00</u>

2. \$ 274.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  
b. [Other provisions as needed]  
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: June 10, 2009

/s/ Richard Jones

Richard Jones  
Jones & Hart  
138 Cass St., Box 1693  
Woodstock, IL 60098  
(815) 334-8220 Fax: (815) 334-8229  
richardtjones@ameritech.net



AAA Payday Advance  
456 W. Batrelfield  
Springfield, MO 65807

AmeriLoan  
Post Office Box 360001  
Fort Lauderdale, FL 33336-0001

CB USA Sears  
8725 W. Sahara Ave  
The Lakes, NV 89163-0001

Ace Cash Advance  
1145 W. Spring Street, #T4  
South Elgin, IL 60177

Apple Auto Cash Express, Inc  
c/o FJR Asset Management  
2855 Mangum Rd, Suite A100  
Houston, TX 77092-7493

CB USA Sears  
c/o B-Line, LLC  
2101 4th Ave., #1030

Admerex Solutions, Inc.  
Post Office Box 1836  
Duluth, GA 30096

ASG  
205 Bryant Woods South  
Buffalo, NY 14228

Chase  
800 Brooksedge Blvd.  
Westerville, OH 43081

Aero Advance  
c/o Allen, Lewis & Assoc.  
4040 Woodcock Drive, #132  
Jacksonville, FL 32207

Aspire  
P.O. Box 105555  
Atlanta, GA 30348

Chase  
c/o B Real LLC  
2101 4th Ave., #1030  
Seattle, WA 98121

Alexian Bros. Hos. Network  
3040 Salt Creek Lane  
Arlington Heights, IL 60005

Asset Acceptance, LLC  
Assignee of MICHON  
Post Office Box 2036  
Warren, MI 48090

Check N Go of Illinois  
945 McLean Blvd.  
Elgin, IL 60123

American Debt  
P.O. Box 608  
Oxford, MS 38655

Best Buy/HRS  
Post Office Box 17298  
Baltimore, MD 21297-1298

Citi  
c/o LVNV Funding  
Post Office Box 10497  
Greenville, SC 29603

American Express  
Post Office Box 981537  
El Paso, TX 79998

Capital One  
1957 Westmoreland  
Post Office Box 26094  
Richmond, VA 23285

Citibank  
P.O. Box 6003  
Hagerstown, MD 21747-6003

American Express  
c/o Becket & Lee  
Post Office Box 30001  
Malvern, PA 19355-0701

Capital One  
c/o TSYS Debt Management  
Post Office Box 5155  
Norcross, GA 30091

Citibank  
c/o Capital Mgmt Serv., Inc.  
726 Exchange Street, #700  
Buffalo, NY 14210

American Express  
c/o Law Offices of Mitchell N. Kay  
7 Penn Plaza  
New York, NY 10001-3995

Capital One  
c/o Regional Adjustment Bureau, Inc  
Post Office Box 34111  
Memphis, TN 38184-0111

CitiCard  
Post Office Box 6241  
Sioux Falls, SD 57117

Case 09-21040 Doc 1  
Citifinancial Retail Serv.  
Post Office Box 499  
Hanover, MD 21076

Doc 1

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Fleet Credit Card  
55 Challenger Road  
Ridgefield Park, NJ 07660-2104

HSBC Card Services  
P.O. Box 17051  
Baltimore, MD 21297-1051

Citifinancial Retail Service  
PO Box 22066  
Tempe, AZ 85285

GE Money Bank  
P.O. Box 981064  
El Paso, TX 79998

IL Dept. of Revenue  
Bankruptcy Section  
Post Office Box 64338  
Chicago, IL 60664-0338

Dell Financial Servcies  
c/o DFS Customer Serv.  
Post Office Box 81577  
Austin, TX 78708-1577

Ge Money Bank  
c/o Encore  
Post Office Box 3330  
Olathe, KS 66063-3330

IL Dept. of Revenue  
c/o Harvard Collection Serv.  
4839 N. Elston Avenue  
Chicago, IL 60630-2534

Diamond Creek/Xpress Cash  
P.O. Box 26413  
Kansas City, MO 64196

Global Payday Loan  
c/o Certified Recovery Systems  
6161 Savoy, Suite 600  
Houston, TX 77036

Internal Revenue Service  
230 S. Dearborn Street  
STOP 5013 CHI  
Chicago, IL 60604

Discover  
c/o Baker, Miller, et al  
29 N. Wacker Drive, 5th Floor  
Chicago, IL 60606-2854

Harrah's Casion  
c/o TRS Recovery Serv.  
Post Office Box 60012  
City Of Industry, CA 91716-0012

JB Robinson  
375 Ghent Road  
Akron, OH 44333

Discover  
12 Reads Way  
New Castle, DE 19720-1649

HFC  
961 Weigel  
Elmhurst, IL 60126

JC Penney  
Post Office Box 984100  
El Paso, TX 79998

Dominick's  
The Safeway Companies  
P.O. Box 1128  
San Ramon, CA 94583-1128

HFC  
961 Weigel Drive  
Elmhurst, IL 60126

JC Penney  
c/o ECast Settlement  
Post Office Box 35480  
Newark, NJ 07193-5480

Drive Financial  
Bankruptcy Department  
Post Office Box 560284  
Dallas, TX 75356

HFC  
841 Seahawk Circle  
Virginia Beach, VA 23452

Jefferson Capital Systems, LLC  
P.O. Box 23051  
Columbus, GA 31902

EMCC, Inc.  
c/o Weltman, Weinberg, et al  
10 S. LaSalle Street, #900  
Chicago, IL 60603

HSBC  
90 Christina Rd  
New Castle, DE 19720

Kane County Collector  
719 S. Batavia Avenue  
Geneva, IL 60134

Empire Carpet  
GE Consumer Finance  
Post Office Box 960061  
Orlando, FL 32896-0061

HSBC  
c/o ECast Settlement Corp.  
Post Office Box 35480  
Newark, NJ 07193-5480

Kane County State's Attorney  
Bad Check Restitution Program  
Post Office Box 35  
South Elgin, IL 60177-0035

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Magnum Funding Inc  
National Service Bureau  
18820 Aurora Ave, Suite 205  
Seattle, WA 98133

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Quikpayday.com  
87 E. 1400 North  
Logan, UT 84341

US Fast Cash  
3531 P. Street NW  
P.O. Box 111  
Miami, OK 74355

MEA Medical Care Centers  
Dept 4043  
P.O. Box 3594  
Hinsdale, IL 60522

Radiology Cons. of Woodstock  
9410 Compubill Dr.  
Orland Park, IL 60462

Wells Fargo  
c/o Anchor Receivables Mgmt  
Post Office Box 41003  
Norfolk, VA 23541

Midwest Emergency Assoc Medical  
c/o Pelletteri & Associates  
991 Oak Creek Drive  
Lombard, IL 60148-6408

Resurgent Capital Services  
Post Office Box 10587  
Greenville, SC 29603-0587

Wells Fargo  
c/o Associated Cerdit Serv.  
105B South Street, Box 9100  
Hopkinton, MA 01748-9100

National Credit Adjusters  
c/o Tympana  
Post Office Box 5305  
Glen Allen, VA 23058

Sears  
c/o Richard J. Boudreau  
5 Industrial Way  
Salem, NH 03079

Wells Fargo  
c/o B-Line  
2101 4th Ave., #1030  
Seattle, WA 98121

National Service Bureau, Inc  
18820 Aurora Ave, N. Suite 205  
Shoreline, WA 98133

Short Term Loans  
1400 E. Touhy Ave.  
Des Plaines, IL 60018

Wells Fargo  
P.O. BOX 98798  
Las Vegas, NV 89193-8798

Net Click Cash  
52946 Highway 12, Suite 3  
Niobrara, NE 68760

Silverleaf Resorts  
1221 River Bend Dr., Ste 120  
Dallas, TX 75247

Wells Fargo  
c/o B-Line, LLC  
2101 4th Ave., #1030  
Seattle, WA 98121

Nicor  
Bk Dept  
PO Box 549  
Aurora, IL 60507

Sonic Payday  
Post Office Box 1216  
Oaks, PA 19456

Wells Fargo  
c/o Richard J. Boudreau  
5 industrial Way  
Salem, NH 03079

Platinum B Services  
Accounts Receivable  
One Woodbridge Center #410  
Woodbridge, NJ 07095-1305

Target National Bank  
P.O. Box 59317  
Minneapolis, MN 55459

Wells Fargo Financial  
4137 121st Street  
Urbandale, IA 50323

Premier Bankcard  
Premier/CSI-Dept. SPDR  
Post Office Box 2208  
Vacaville, CA 95696

Target National Bank  
c/o Weinstein & Riley  
2101 4th Ave., #900  
Seattle, WA 98121

Wells Fargo Financial  
c/o Alliance One Receivables Mgmt  
Post Office Box 211128  
Eagan, MN 55121-1128

Processing Solutions  
A.C.A. Recovery  
8 E. Ridgewood Ave, Suite 395  
Ridgewood, NJ 07450

The Cash Store  
330 Georgetown Square, #104  
Wood Dale, IL 60191

Woodfield Orthopedics  
375 S. Roselle Rd  
2nd Floor  
Schaumburg, IL 60193